

IN THE SPECIFICATION

Please amend the specification as follows.

Please amend paragraph [0032] as follows:

[0032] In one embodiment, the ~~[[rater]]~~ rate controller 208 is responsible for periodically obtaining exchange rates from a third party system and using these rates to refresh rates stored in a database of the online payments service.

Please amend paragraph [0040] as follows:

[0040] The sender funds analyzer 306 is responsible for analyzing the sender's funds and determining how to fund the payment in the sender-selected currency. In one embodiment, if the sender holds an account balance in the selected currency, the sender funds analyzer 306 uses this account balance to fund the payment. Alternatively, if the sender does not hold an account balance in the selected currency, the sender funds analyzer 306 may ~~[[uses]]~~ use an account balance in the sender's primary currency to fund the payment. If the funds in the sender's primary balance are not enough ~~o~~ to cover the payment, the sender funds analyzer 306 may ask the sender to specify an additional source for funding. This additional source may be, for example, a sender credit card, a sender bank account, a sender balance other than the primary balance, etc. In one embodiment, the sender is presented with relevant conversion information before requesting the sender's confirmation of any conversion that is necessary to fund the payment.